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(54) Abstract Title

Retaining customers of internet sites using incentives

(57) A method is disclosed for providing an incentive to a user to provide user information via a network to a website in an electronic commerce environment. In the method, an incentive is offered to the user via the network in exchange for commercially valuable information about the user. A response is then received from the user to the offer. If the response of the user is an acceptance of the offer, the incentive is provided to the user either unconditionally or conditionally, dependent upon whether the acceptance is unconditional or conditional, respectively.

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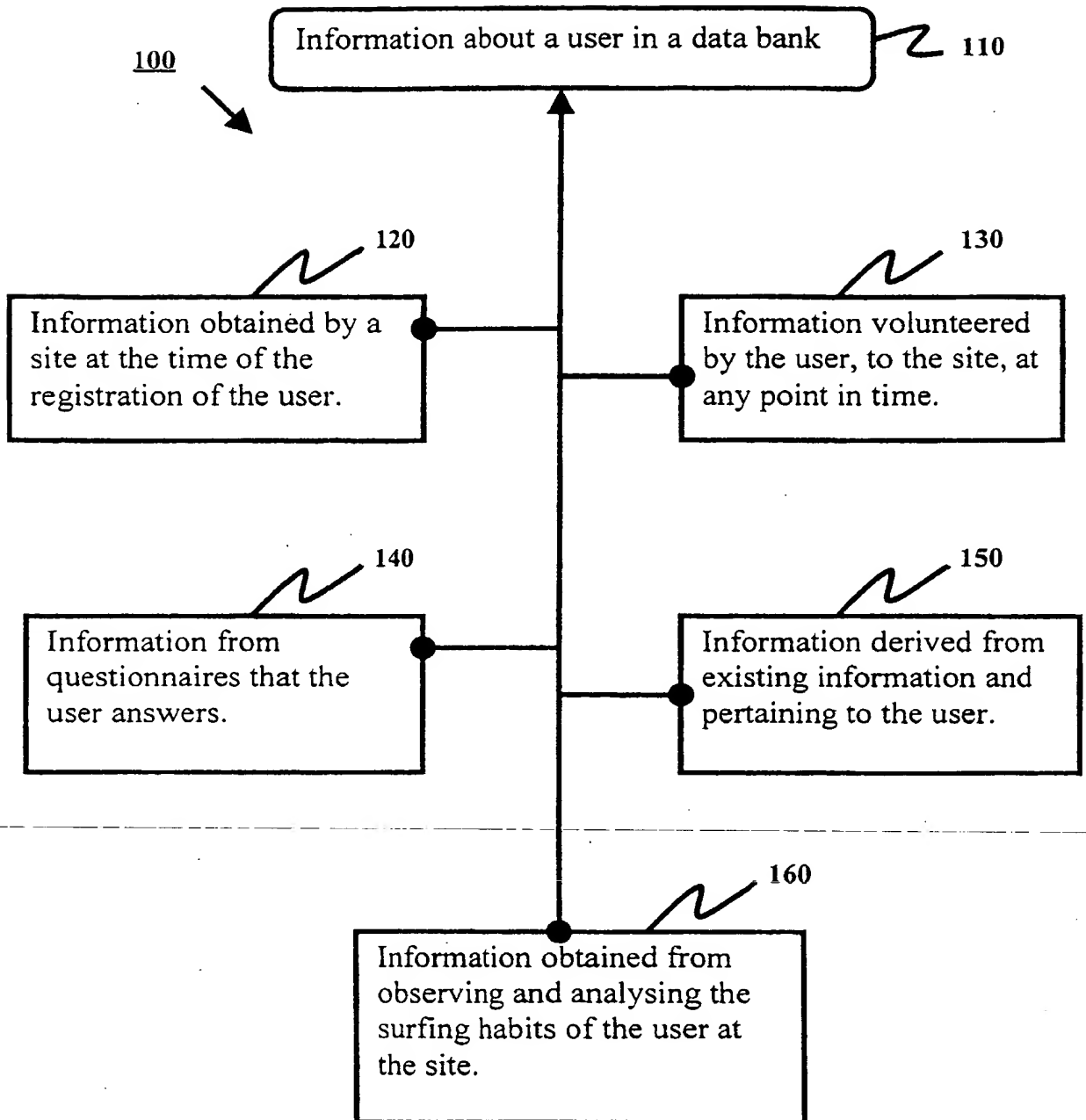


FIG. 1

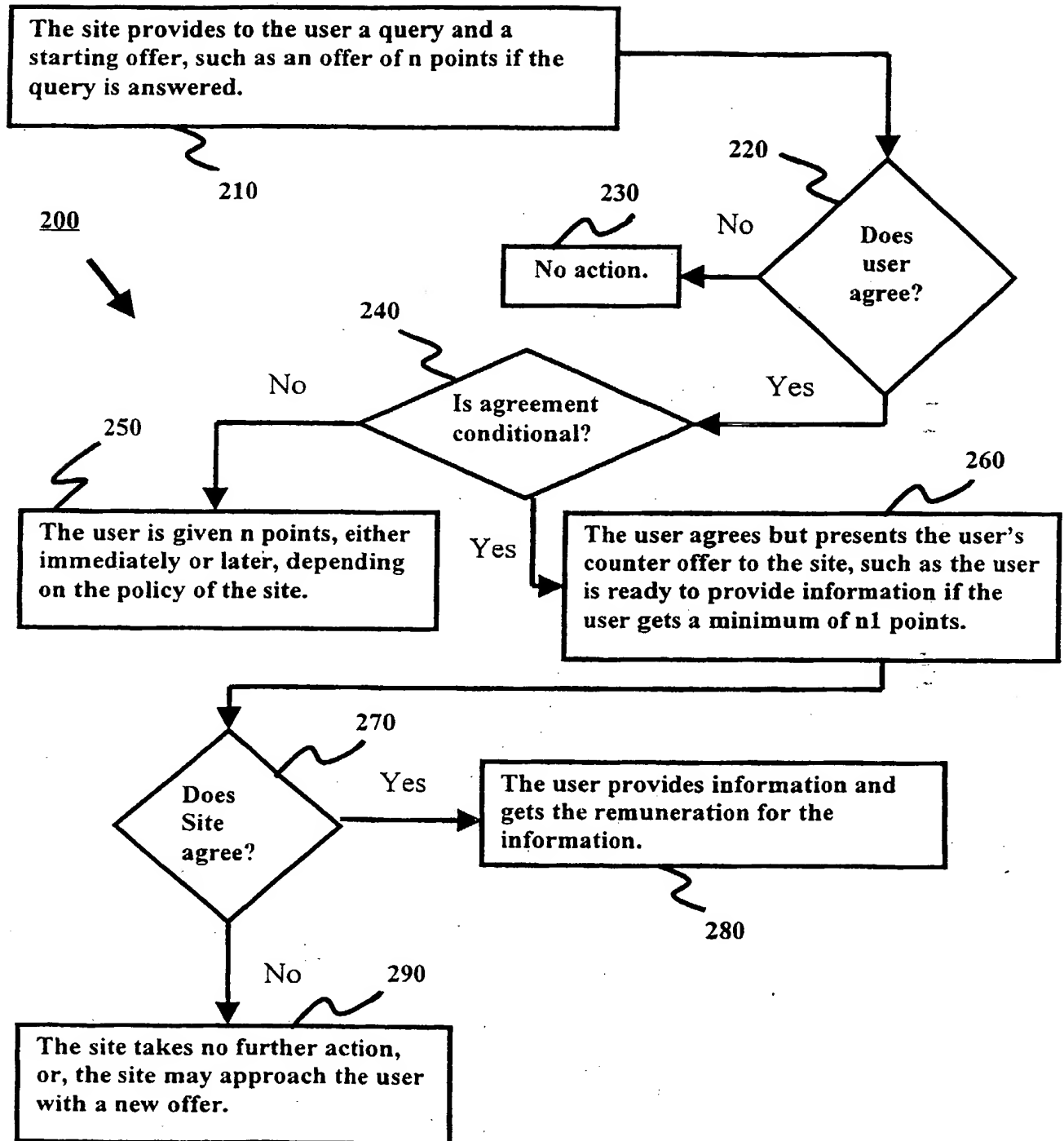


FIG. 2

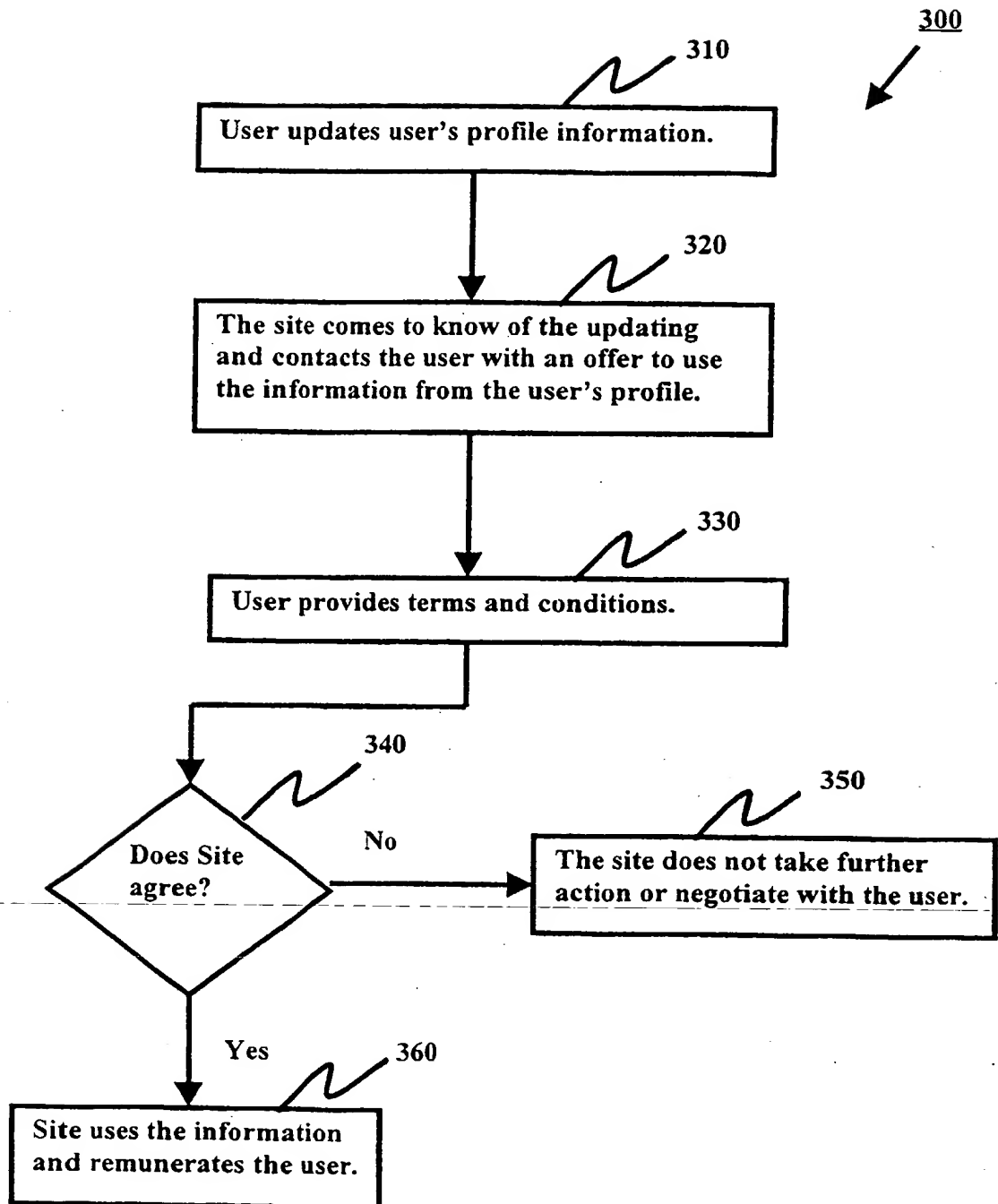


FIG. 3

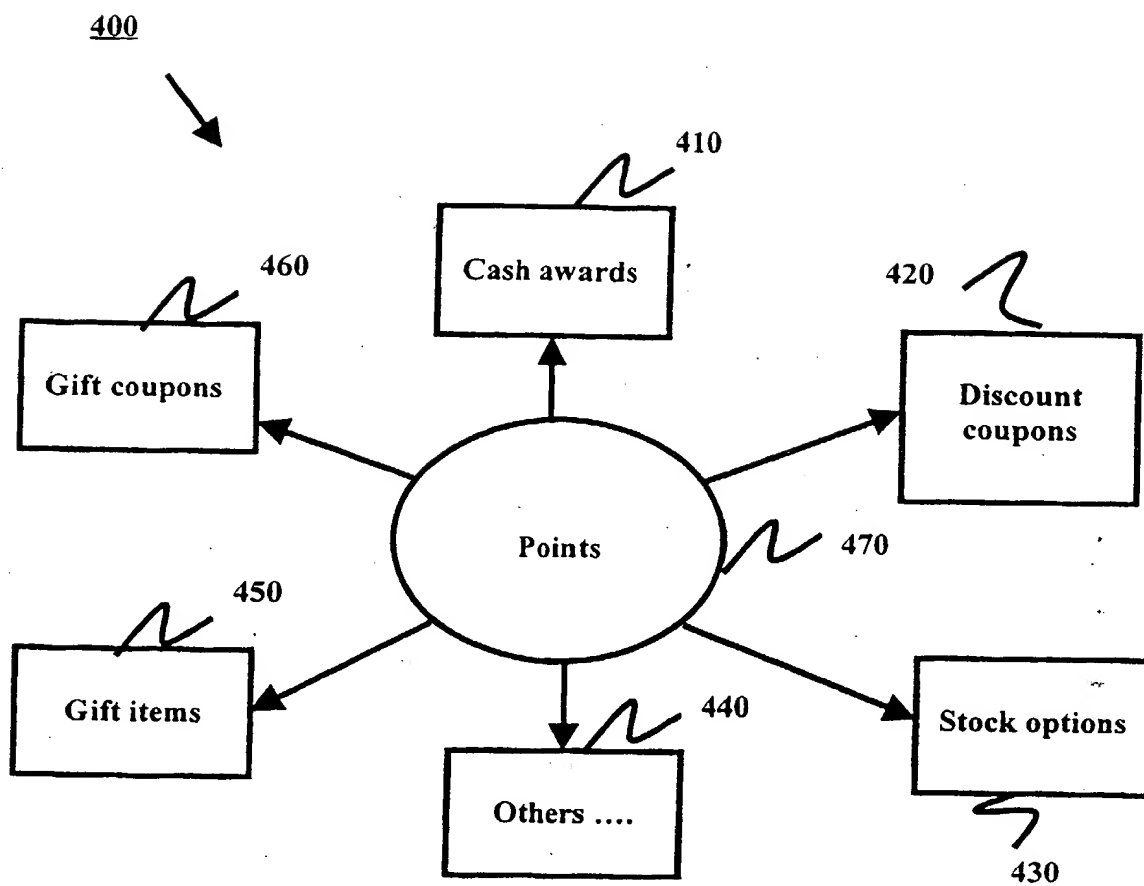


FIG. 4

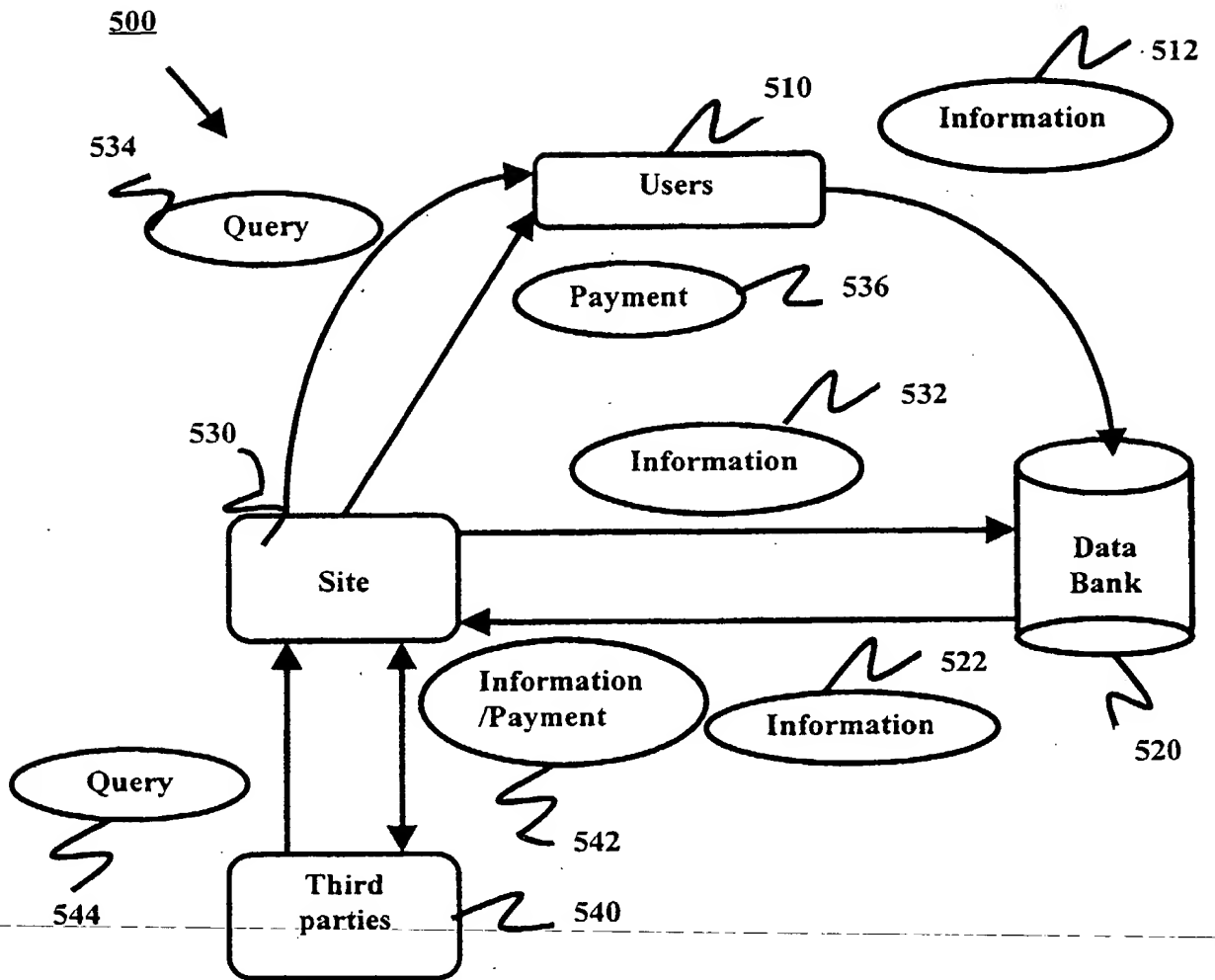


FIG. 5

A METHOD OF RETAINING CUSTOMERS OF INTERNET SITES
USING INCENTIVES

The present invention relates generally to electronic commerce, and more particularly to systems for inducing customers to access network sites.

When the Internet was initially adopted by businesses, a business used the Internet principally to provide information about the company/organisation, its objectives, services and products. As e-commerce developed, businesses have moved many practices online and adopted different business models for the online world. New businesses have been founded with schemes for making revenue online. As these sites have grown, the businesses have developed around their sites user communities and customer bases. However as more sites have grown, the choices available to users have also increased, with the result that sites that want to attract and retain new customers have to offer more and more differentiating services, features or incentives for visiting the site and additionally transacting business there.

There are many reasons why a site would be interested in retaining users and attracting new users. With more users visiting the site, the site becomes a good target for advertisers wishing to advertise their products and/or services. Screen real estate of that site becomes a valuable resource. Further, databanks in themselves are valuable information that can be converted to revenue as marketers look at user demographics, buying and spending habits and try to derive patterns from these for forecasting sales or designing promotion campaigns. These marketers are prepared to pay money to get information from the databanks that sites have built up with inputs from their users.

Internet sites have evolved on different lines and operate on different models. Portals like www.aol.com started off as Internet service providers (ISPs) and now offer their consumers a host of services ranging from messaging to free e-mail and disk space. On the other hand, portals like www.yahoo.com, which provide directory services to the web, now offer a host of other services. Other sites that emerged with e-commerce as the starting point, such as www.ebay.com and www.amazon.com, have gradually broadened the services that those sites offer to customers to encompass a range of services and facilities.

There are sites like www.ignifuge.com that offer incentives to customers for making their site the default home page of the browser and for referring the site to other potential users. Internet site

www.accompany.com has a different model, which is called the group buying model. In that model, buyers (say for item A) are brought together from across the web to transact as a group so the buyers can receive the same values traditionally afforded to large organisations who purchase in volume.

Another site by the name www.mercata.com has a similar model to the group buying model. In Mercata's group purchase model, there is a limited-time buying opportunity that allows an online shopper to join other online shoppers to drive down prices in real time. The more who decide to purchase a specific item, the greater the efficiency, and the lower the price. Mercata also has a rewarding scheme wherein if a buyer purchases an item at the site, he gets rewards (which are called mercata\$; each mercata\$ being equal to US\$ 1). Also a new user gets rewarded for becoming a registered user at the site.

As regards the source of a site's revenue, the model that many sites operate under is to offer the content or main services either for free or at a very low price, to attract customers to a new domain. Revenue streams can be based on e-commerce (such as hosting merchant servers), advertisements and so on. Another source of income is, as mentioned earlier, screen estate or screen space available to site operators to offer on rent, either for advertising or providing other services, to different customers. The value of the real estate increases with the number of visitors to the site, the established customer base, the spending habits of this base and so on. Hence many sites have started focusing on building dedicated and loyal user communities around their site. This is no easy task, given that the entry barriers are so low, and physical distances and proximity are irrelevant. Many new players are entering the market everyday. It is becoming increasingly difficult for Internet sites to offer differentiating services to customers. These services, which initially started out as free e-mail, chat groups, bulletin boards and such, have caught on rapidly at all sites, so that wooing customers merely based on these services is difficult.

Since the customer base is what commands the screen real estate price and adds to building valuable databanks, such sites have increasingly started concentrating on loyalty programs to retain customers and attract new customers.

One of the key attractions of an established user community to advertisers is the potential information that this represents. Businesses are increasingly adopting datamining techniques to predict user preferences, either to determine markets for items, or to target ads to

customers based on their profile. The raw material from which the companies can get this kind of information is increasingly scarce. Users are becoming more unwilling to share e-mail ids, for fear of junk mail and unsolicited inquiries. Users expect Internet sites to provide privacy (in terms of their transactions) and not divulge personal information to third parties, in general.

Another trend as mentioned hereinbefore, that prevails on the Internet today is in connection with user information, or what is referred to herein as databanks. Internet sites have access to a lot of information about the individuals that are their customers, and even individuals that visit their site. This might be contact information such as the customers e-mail id, profile information such as age group, income group and profession, and also preference-indicative information such as buying habits, hobbies and such. With time, the databank of information that the site has becomes a valuable resource.

As many marketing organizations are looking at new ways to market their products and services, those organizations want information about customers, their background, their buying and spending habits and so on. This is information that is available directly or can be deduced to some extent from the information stored in the databanks.

Different groups have varied levels of interest in these pieces of information. These parties are referred to hereinafter as third party buyers of information. At one end of the spectrum are potential buyers of information (say, group A) that promote their business (sales of goods or services, for instance) in a non-targeted manner. Such groups flood the network with the promotional messages, focusing on no specific customer group. These are groups that would typically like to have access to as many e-mail ids as possible. On the other hand, there are also groups (say, group B) that target their advertising, based on user-profiling, data mining and other techniques. These groups would like access to customer background information, preferences, spending capability and so on at an individual level, to analyze and infer patterns and offer personalised marketing. There is yet a third group (say, group C) that would like this kind of information for forecasting sales, estimating sales of a new product, designing new marketing strategies and so on. In this case, the information that is of interest is not individual information, but aggregated information across the group. For example, this information can include the average income of families in a neighbourhood, the percentage of a user-group that is in the age group of 25-35, and has outdoor sports as a favorite recreation and so on. These groups are merely for

illustrative purposes and are not definitive, or mutually exclusive of each other.

The existing models that Internet sites have adopted to attract customers discussed hereinbefore are disadvantageous in that each fails to provide significant value differentiation vis-a-vis other sites, to the visitors of the site. Thus, a need clearly exists for an improved method of providing Internet-based services that can attract and retain users and develop an extensive databank.

In accordance with a first aspect of the invention, there is provided a method of providing an incentive to a user to provide information concerning the user via a network to a website in an electronic commerce environment, the method including the steps of: offering a valuable incentive to a user via said network in exchange for commercially valuable information about said user, said incentive being dependent on revenue derivable by said website from said information; receiving a response from said user to said offer; and if said response of said user is an acceptance of said offer, providing said valuable incentive to said user either unconditionally or conditionally, dependent upon whether said acceptance is unconditional or conditional, respectively.

In the method, a valuable incentive is offered to a user via the network in exchange for commercially valuable information about the user. The incentive is dependent on revenue derivable by the website from the information. Preferably, the valuable incentive is convertible points. Optionally, the convertible points are for one or more of the following: cash awards; discount coupons; stock options; gift items; and gift coupons. Preferably, the information about the user includes customer-related information and may be one of the following: personal information about the user, aggregate information about users, any information derived from the personal information, and any information derived from the aggregate information. A response is received from the user to the offer. If the response of the user is an acceptance of the offer, the valuable incentive is provided to the user either unconditionally or conditionally, dependent upon whether the acceptance is unconditional or conditional, respectively. Preferably, the valuable incentive is provided dependent upon a predetermined policy of the website. Still more preferably, the providing step further includes the steps of: if the acceptance of the user is conditional, receiving a counter offer made by the user; and rejecting or accepting the counter offer.

Preferably, the offering step includes the step of querying the user to provide information about the user, at least one query containing an offer of a valuable incentive for the information.

5 Preferably, the method further includes the steps of adding information from the user, by the website, into a database; and retrieving information from the database by the website. Preferably, the method further includes the steps of: receiving a query from a third party at the website for information about the user; and supplying information about the user, by the website, to the third party in exchange for remuneration.
10 Still more preferably, the method further includes the step of negotiating by the website with third parties to sell the information about the user.

In accordance with a second aspect of the invention, there is
15 provided an apparatus for providing an incentive to a user to provide information concerning the user via a network to a website in an electronic commerce environment, the apparatus including: means for offering a valuable incentive to a user via said network in exchange for commercially valuable information about said user, said incentive being dependent on
20 revenue derivable by said website from said information; means for, receiving a response from said user to said offer; and means for, if said response of said user is an acceptance of said offer, providing said valuable incentive to said user either unconditionally or conditionally, dependent upon whether said acceptance is unconditional or conditional,
25 respectively.

The apparatus includes: a device for offering a valuable incentive to a user via the network in exchange for commercially valuable information about the user; a device for receiving a response from the user to the
30 offer; and a device for, if the response of the user is an acceptance of the offer, providing the valuable incentive to the user either unconditionally or conditionally, dependent upon whether the acceptance is unconditional or conditional, respectively. The incentive is dependent on revenue derivable by the website from the information.

35 In accordance with a third aspect of the invention, there is provided a computer program product having a computer readable medium having a computer program recorded therein for providing an incentive to a user to provide information concerning the user via a network to a website in an electronic commerce environment, said computer program product
40 including: computer program code means for offering a valuable incentive to a user via said network in exchange for commercially valuable information about said user, said incentive being dependent on revenue derivable by said website from said information; computer program code

means for receiving a response from said user to said offer; and computer program code means for, if said response of said user is an acceptance of said offer, providing said valuable incentive to said user either unconditionally or conditionally, dependent upon whether said acceptance is unconditional or conditional, respectively.

The computer program product includes: a computer program code module for offering a valuable incentive to a user via the network in exchange for commercially valuable information about the user; a computer program code module for receiving a response from the user to the offer; and a computer program code module for, if the response of the user is an acceptance of the offer, providing the valuable incentive to the user either unconditionally or conditionally, dependent upon whether the acceptance is unconditional or conditional, respectively. The incentive is dependent on revenue derivable by the website from the information.

Embodiments of the invention are, by way of example, described hereinafter with reference to the drawings, in which:

Fig. 1 is a block diagram illustrating the process of producing a databank in accordance with the embodiments of the invention;

Fig. 2 is a flow diagram illustrating a process of a site issuing a query to a user in accordance with the first embodiment of the invention;

Fig. 3 is a flow diagram illustrating a process of providing new information from the user for a profile in accordance with the first embodiment;

Fig. 4 is a block diagram illustrating the equivalency between points and other incentives in accordance with the first embodiment of the invention; and

Fig. 5 is a block diagram illustrating a system for providing incentives to users in accordance with the embodiments of the invention.

A method, an apparatus, and a computer program product are disclosed for providing an incentive to a user to provide information concerning the user via a network to a website in an electronic commerce environment. The embodiments of the invention utilise a business model for sites on the Internet to share revenue from sale of information with their end users. In the following description, numerous details are set forth. It will be apparent to one skilled in the art, however, that the present invention may be practised without these specific details. In other instances,

well-known features are not described in detail so as not to obscure the present invention.

5 In the following description, components of the memory-related error detection and compiling method are described as modules. A module, and in particular its functionality, can be implemented in either hardware or software. In the software sense, a module is a process, program, or portion thereof, that usually performs a particular function or related functions. In the hardware sense, a module is a functional hardware unit
10 designed for use with other components or modules. For example, a module may be implemented using discrete electronic components, or it can form a portion of an entire electronic circuit such as an Application Specific Integrated Circuit (ASIC). Numerous other possibilities exist. Those skilled in the art will appreciate that the system can also be implemented
15 as a combination of hardware and software modules.

The embodiments of the invention employ a novel business process for attracting and retaining new customers by offering incentives proportional
20 to the revenue earned on use or sale of information pertaining to the users. In this manner, the process builds customer rapport and relationship. The incentives or points given to the potential buyers may be convertible to money, stock options for the site, gifts in cash or other forms. A user may be given incentives for filling out a questionnaire, for example. The relevant information includes personal information about a
25 user, aggregate information from users, or any information that could be derived from personal or aggregate information.

The user is also allowed to selectively set terms and conditions on the information (belonging to that person) for use and sale by the site.
30 For example, the user may stipulate that the site may use the information about what the user likes only if the user is paid incentives or points worth \$199. Optionally, the user may provide information to his profile (information pertaining to the user kept in the databank). This may attract the site. The site and the user can then negotiate so that the
35 site can use the information. The site may also negotiate with the user to make use (home use or for selling to third parties) of the information derived out of datamining tools, etc.

40 The process also embodies the notion that a site may sell the information to different third parties in different ways: the site may use a fixed price model, or negotiate with the third parties using any of a number of known auction methods available (e.g., open-cry, sealed bid, double auctions, descending price auctions, etc.). Naturally, the site would require permission from the user to share the information. Users may

be willing to provide information in specific or limited contexts. For example, a sports hobbyist may be agreeable to receiving ads for sports gear, but otherwise is not willing to receive ads. The website can then act as an intermediary in targeting ads to customers based on preferences.

5 In the embodiments of the invention, an Internet site is assumed to want to attract new customers and build up loyalty among existing customers. There are many third parties who could be potential buyers of information from this site. When a customer registers at the site, the
10 customer is given the following options. The site requests for information at different levels, and for each item of information, the site requests the customer to clearly specify whether this information may be shared at an individual level, or at an aggregate level. All this information constitutes the databank of the site. The process of producing 100
15 information in a databank is illustrated in Fig. 1.

The information about a user in the databank 110 can be derived in a number of ways. Information can be obtained 120 by a website at the time of registration of a user. The information can also be volunteered 130 by
20 the user to the site, at any point in time. This could be information such as the user is planning to buy a television, or the user has recently purchased a home computer. This step is initiated by the user. The information can further be derived 140 from questionnaires that the user answers. Further, the information can be derived 150 from existing
25 information pertaining to the user. Still further, the information can be obtained 160 by observing and analyzing the browsing or surfing habits of the user at the website. To induce the user to provide this information, the embodiments of the invention share income with the user who contributed to the databank, where the income or revenue is derived from use or sale of
30 the information.

The information in the databank 110 can be used in many ways. The site can draw patterns, store user profiles and target advertisements and promotion campaigns for the sites products and/or services. In other words
35 the data in the databank can be analyzed to increase profits, maximize efficiency, reduce risk, and so on. The site may also not use this information directly, but sell the information to potential buyers of information. The buyers can then use this information in the buyers advertising campaigns or sales promotions, or for other business promotion
40 related purposes.

The information itself can be in many forms. For example, potential buyers of information may ask for mailing lists of as many users as possible. This might be of interest to groups doing untargeted

advertising. At another level, potential buyers of information might be seeking answers to queries such as How many people in the age group of 20-30 have rafting as a hobby? At still another level, the queries may be more personal, such as asking for e-mail ids or names of people who have in the last one month purchased a personal computer.

The site has all the information stored, on, in its databank. Again, the information that the site gathers from its users can be at the time of registration 120, through periodical questionnaires 140, and gathered by following the customers surfing on the site 160. The questionnaires may originate by the site, or from a third party, through the site. The information may also be posted 130 (voluntarily) at the site by the user.

The site may choose to classify the information pertaining to a user under different heads. The user may view and edit his/her information in the databank at will. For the users to be able to edit and view their information the site provides a user interface, for e.g. a browser-based interface. Besides being able to view and edit the information, a user is also able to attach terms and conditions to different pieces of information (belonging to him) in the embodiments of the invention. These terms and conditions, for example, include access control restrictions. A user may not want to make public his/her information to a group of users or companies or organizations. Alternatively, a user may specify that some information is only for a particular group of users or companies or organizations. On the other hand, an example of a condition is: this block of information is only available for public use if the user gets a minimum reward worth \$2. Terms and conditions can also be time based: the user is ready to make public this information after January next year. The terms and conditions can be based on time, price, attributes of products sold, market conditions, weather, people, companies, organizations, etc.

For every item of information gathered, the user is also asked whether he/she authorizes the site to share this information with third parties, at an individual level and/or aggregate level. The site can state a price (or incentive) in terms of cash or points, (defined subsequently), and the user can either accept or reject this amount. Alternatively, the user can state a price or the form in which the user wants the reward for the information shared. Still further, the two parties can negotiate and arrive at a mutually agreeable price. A user at the site can provide information, in response to queries by the site, in either of the following two ways:

1. user negotiates with the site before answering the query,
2. user answers the query but puts terms and conditions on the use or sale of this information provided.

Fig. 2 illustrates the process of the site approaching the user with a query. In step 210, a query and a starting offer are provided by the website to the user. The offer may include a promise of n points if the query is answered. The term points is used as a measure of incentive that the customer earns and can easily be converted to any other form of reward in cash or in kind, such as gifts or gift coupons. The terminology points captures all such incentives. In fact, the accrued points can also be converted to stock options for the site. Fig. 4 shows the equivalency of points 470 with other types of rewards. The convertible points 470 may be exchanged for cash awards 410, discount coupons 420, stock options 430, gift coupons 460, gift items 450, and other valuable items 440.

In decision step 220, a check is made to determine if the user has responded and agreed to the query and starting offer. If decision step 220 returns false (no), processing terminates in step 230 and no action is taken. Otherwise, if decision step 220 returns true (yes), processing continues at decision step 240.

In decision step 240, a check is made to determine if the users agreement is conditional. If decision step 240 returns false (no), processing continues at step 250. In step 250, the website gives the user n points, either immediately or at a later time depending upon the policy of the website. Processing then terminates. Otherwise, if decision block 240 returns true (yes), processing continues at step 260.

In step 260, the website receives a response from the user containing the proposed agreement, which includes the users counter-offer to the site. The counter-offer for example may indicate that the user is ready to provide the information if the user gets a minimum of $n1$ points. Processing continues at step 270.

In decision step 270, a check is made to determine if the site agrees with the counter-offer of the user. If decision step 270 returns true (yes), the website receives the information provided by the user and gives remuneration for the information to the user. Otherwise, if decision step 270 returns false (no), processing continues at step 290. In step 290, the website preferably takes no further action. Alternatively, the website may make a further approach to the user with a new offer. Processing then ends.

It may be the case that the site approaches the user to make use of information (which pertains to the user) that has been part of his profile or derived by datamining tools, etc.

Fig. 3 illustrates the process when a user provides new information to a profile and optionally adds terms and conditions for use by the site or third parties. When the site comes to know about this, the site may agree or come back with a counter offer. In this manner, the user and the site negotiate. In step 310, the user updates the users profile information. In step 320, the site becomes aware of the updating of the users profile and contacts the user with an offer to use the information from the users profile. In step 330, the user provides terms and conditions. In step 340, a check is made to determine if the site agrees with the users terms and conditions. If decision step 340 returns true (yes), processing continues at step 360. In step 360, the site uses the information provided by the user and remunerates the user with incentives. Otherwise, if decision step 340 returns false (no), the site does not take further action or negotiates further with the user.

The databank may be queried whenever the site requires analysis of data, using business intelligence technology, datamining technology, or just simple queries into the databank. These queries can also be executed on the databank on behalf of the interested third parties. Whenever the databank is queried (queries originating from the site, or from interested third parties) for information, points accrue to each user in different ways.

Broadly there are two kinds of queries coming to the databank:

1) queries seeking personal information (e.g., provide the ids of people who have skiing as a hobby), and

2) queries seeking aggregate information (e.g., provide the percentage of people in this age group who have skiing as a hobby).

There could also be queries that are a combination of the above.

Each time the site uses information from its databank, the site rewards its users who contributed to the building of the databank, in the form of points.

The following are some of the ways in which points accrue:

1) In the case of personal queries, the appropriation of points can be done directly. For example, a third party can ask a query from the site, such as, Give me the list of people who have skiing as a hobby, and the

databank yields a list of say, n people (who have permitted the site administrators to share this information). Points then accrue to each of the n users in the list. The number of points that each user earns for a query depends on the policy of each site.

2) In the case of aggregate information, the appropriation of points is done, for example, as follows. The third party raises the query, What percentage of your users, in the age group 20-30, have skiing as a hobby? This is not as straightforward as Item (1) above, since if the total user population is N , there is a subset, say S , in the age group 20-30. Of this, a further subset S_1 is the set of users in the age group 20-30, who have skiing as a hobby. In the case of aggregate information, the issue of permission from the user to use the information can be based on the sites policy. Each site may have a different policy. For example, in the case of aggregate information, the set of users that are rewarded is the user population, N . If the site has an income I , from the sale of this information, a fraction x of this income is to be shared. The site has defined a policy, whereby the fraction is converted to N_p points. Then, each user in the set S_1 , $S-S_1$, and $N-S$ is apportioned some points, either equally, or unequally, based on the sites policy.

3) The site may further put terms and conditions on the reuse and distribution of information (obtained from the site) by the third parties. For example, a fee (to be paid to the site) can be charged for distribution of information by the third party. A portion of this fee can be distributed amongst the users as points.

Thus, in the embodiments of the invention, a portion of the revenue earned by the site by giving information out of the databank to a third party or for own use is shared amongst the users of its site. Figure 5 shows the different parties in the business and how the parties interact with each other. The main components of the system 500 shown in Fig. 5 are the website 530, one or more users 510, a databank 520, and one or more third parties 540. The website 530 sends queries 534 to users (customers) 510 and negotiates offering incentives. This process is indicated by the query 534 passing between the website 530 and the users 510. If the user accepts the offer, the website 530 remunerates the user 510 with a payment 536. This payment 536 may be an award of convertible points. The user 510 in turn provides information 512 that can be added to the databank 520. Further, the website 530 can add information 532 to the databank 520 and can access information 522 from the databank 520. Finally, third parties 540 can issue queries 544 for information from the website 530. In response, the website 530 can provide information 542 to the third party 540 and receive payment or remuneration 542 from the third party 540.

The embodiments of the invention are preferably implemented using a general-purpose computer. In particular, the processing or functionality of Figs. 1-5 can be implemented as software, or a computer program, executing on the computer. The method or process steps for providing incentives to a user to provide information via a network to a website in an electronic commerce environment are effected by instructions in the software that are carried out by the computer. The software may be implemented as one or more modules for implementing the process steps. A module is a part of a computer program that usually performs a particular function or related functions. Also, as described hereinbefore, a module can also be a packaged functional hardware unit for use with other components or modules.

In particular, the software may be stored in a computer readable medium, including the storage devices described below. The software is preferably loaded into the computer from the computer readable medium and then carried out by the computer. A computer program product includes a computer readable medium having such software or a computer program recorded on it that can be carried out by a computer. The use of the computer program product in the computer preferably effects advantageous apparatuses for providing incentives to a user to provide information via a network to a website in an electronic commerce environment in accordance with the embodiments of the invention.

Preferably, a computer system consists of the computer, a video display, and input devices. In addition, the computer system can have any of a number of other output devices including line printers, laser printers, plotters, and other reproduction devices connected to the computer. The computer system can be connected to one or more other computers via a communication interface using an appropriate communication channel such as a modem communications path, a computer network, or the like. The computer network may include a local area network (LAN), a wide area network (WAN), an Intranet, and/or the Internet.

The computer itself consists of a central processing unit(s) (simply referred to as a processor hereinafter), a memory which may include random access memory (RAM) and read-only memory (ROM), input/output (IO) interfaces, a video interface, and one or more storage devices. The storage device(s) can consist of one or more of the following: a floppy disc, a hard disc drive, a magneto-optical disc drive, CD-ROM, magnetic tape or any other of a number of non-volatile storage devices well known to those skilled in the art. Each of the components is typically connected to

one or more of the other devices via a bus that in turn can consist of data, address, and control buses.

5 The video interface is connected to the video display and provides video signals from the computer for display on the video display. User input to operate the computer can be provided by one or more input devices. For example, an operator can use a keyboard and/or a pointing device such as the mouse to provide input to the computer.

10 The foregoing system is simply provided for illustrative purposes and other configurations can be employed without departing from the scope and spirit of the invention. Computers with which the embodiment can be practiced include IBM-PC/ATs or compatibles, one of the Macintosh (TM) family of PCs, Sun Sparcstation (TM), a workstation or the like. The
15 foregoing are merely examples of the types of computers with which the embodiments of the invention may be practiced. Typically, the processes of the embodiments, are resident as software or a program recorded on a hard disk drive as the computer readable medium, and read and controlled using the processor. Intermediate storage of the program and intermediate data
20 and any data fetched from the network may be accomplished using the semiconductor memory, possibly in concert with the hard disk drive.

25 In some instances, the program may be supplied to the user encoded on a CD-ROM or a floppy disk, or alternatively could be read by the user from the network via a modem device connected to the computer, for example. Still further, the software can also be loaded into the computer system from other computer readable medium including magnetic tape, a ROM or integrated circuit, a magneto-optical disk, a radio or infrared
30 transmission channel between the computer and another device, a computer readable card such as a PCMCIA card, and the Internet and Intranets including email transmissions and information recorded on websites and the like. The foregoing are merely examples of relevant computer readable
35 mediums. Other computer readable mediums may be practiced without departing from the scope and spirit of the invention.

40 In the foregoing manner, a method, an apparatus, and a computer program product for providing an incentive to a user to provide information concerning the user via a network to a website in an electronic commerce environment are disclosed. While only a small number of embodiments are described, it will be apparent to those skilled in the art in view of this disclosure that numerous changes and/or modifications can be made without departing from the scope and spirit of the invention.

CLAIMS

1. A method of providing an incentive to a user to provide information concerning said user to a website via a network in an electronic commerce environment, said method including the steps of:

offering a valuable incentive to a user via said network in exchange for commercially valuable information about said user, said incentive being dependent on revenue derivable by said website from said information;

receiving a response from said user to said offer; and

if said response of said user is an acceptance of said offer, providing said valuable incentive to said user either unconditionally or conditionally, dependent upon whether said acceptance is unconditional or conditional, respectively.

2. The method according to claim 1, wherein said offering step includes the step of querying said user to provide information about said user, at least one query containing an offer of a valuable incentive for said information.

3. The method according to claim 1, wherein said valuable incentive is provided dependent upon a predetermined policy of said website.

4. The method according to claim 1, wherein said providing step further includes the steps of:

if said acceptance of said user is conditional, receiving a counter offer made by said user; and

rejecting or accepting said counter offer.

5. The method according to claim 1, wherein said valuable incentive are convertible points.

6. The method according to claim 5, wherein said convertible points can be converted to one of more of the group of incentives consisting of:

cash awards;

discount coupons;

stock options;

gift items; and

gift coupons.

7. The method according to claim 1, further including the steps of: adding information from said user, by said website, into a database; and

retrieving information from said database by said website.

8. The method according to claim 1, further including the steps of:
receiving a query from a third party at said website for information
about said user; and

supplying information about said user, by said website, to said
third party in exchange for remuneration.

9. The method according to claim 1, further including the step of:
negotiating by said website with third parties to sell said information
about said user.

10. The method according to claim 1, wherein said information about said
user includes customer-related information.

11. The method according to claim 1, wherein said information is
selected from the group consisting of: personal information about said
user, aggregate information about users, any information derived from said
personal information, and any information derived from said aggregate
information.

12. An apparatus for providing an incentive to a user to provide
information concerning said user to a website via a network in an
electronic commerce environment, said apparatus including:

means for offering a valuable incentive to a user via said network
in exchange for commercially valuable information about said user, said
incentive being dependent on revenue derivable by said website from said
information;

means for receiving a response from said user to said offer; and

means for, if said response of said user is an acceptance of said
offer, providing said valuable incentive to said user either
unconditionally or conditionally, dependent upon whether said acceptance is
unconditional or conditional, respectively.

13. The apparatus according to claim 12, wherein said offering means
includes means for querying said user to provide information about said
user, at least one query containing an offer of a valuable incentive for
said information.

14. The apparatus according to claim 12, wherein said valuable incentive
is provided dependent upon a predetermined policy of said website.

15. The apparatus according to claim 12, wherein said providing means
further includes:

means for, if said acceptance of said user is conditional, receiving
a counter offer made by said user; and

means for rejecting or accepting said counter offer.

16. The apparatus according to claim 12, wherein said valuable incentive are convertible points.

17. The apparatus according to claim 16, wherein said convertible points can be converted to one of more of the group of incentives consisting of:

- cash awards;
- discount coupons;
- stock options;
- gift items; and
- gift coupons.

18. The apparatus according to claim 12, further including:

means for adding information from said user, by said website, into a database; and

means for retrieving information from said database by said website.

19. The apparatus according to claim 12, further including:

means for receiving a query from a third party at said website for information about said user; and

means for supplying information about said user, by said website, to said third party in exchange for remuneration.

20. The apparatus according to claim 12, further including:

means for negotiating by said website with third parties to sell said information about said user.

21. The apparatus according to claim 12, wherein said information about said user includes customer-related information.

22. The apparatus according to claim 12, wherein said information is selected from the group consisting of: personal information about said user, aggregate information about users, any information derived from said personal information, and any information derived from said aggregate information.

23. A computer program product having a computer readable medium having a computer program recorded therein for providing an incentive to a user to provide information concerning said user via a network to a website in an electronic commerce environment, said computer program product including:

computer program code means for offering a valuable incentive to a user via said network in exchange for commercially valuable information

about said user, said incentive being dependent on revenue derivable by said website from said information;

computer program code means for receiving a response from said user to said offer; and

computer program code means for, if said response of said user is an acceptance of said offer, providing said valuable incentive to said user either unconditionally or conditionally, dependent upon whether said acceptance is unconditional or conditional, respectively.

24. The computer program product according to claim 23, wherein said computer program code means for offering includes computer program code means for querying said user to provide information about said user, at least one query containing an offer of a valuable incentive for said information.

25. The computer program product according to claim 23, wherein said valuable incentive is provided dependent upon a predetermined policy of said website.

26. The computer program product according to claim 23, wherein said computer program code means for providing further includes:

computer program code means for, if said acceptance of said user is conditional, receiving a counter offer made by said user; and

computer program code means for rejecting or accepting said counter offer.

27. The computer program product according to claim 23, wherein said valuable incentive are convertible points.

~~28. The computer program product according to claim 27, wherein said convertible points can be converted to one of more of the group of incentives consisting of:~~

cash awards;

discount coupons;

stock options;

gift items; and

gift coupons.

29. The computer program product according to claim 23, further including:

computer program code means for adding information from said user, by said website, into a database; and

computer program code means for retrieving information from said database by said website.

30. The computer program product according to claim 23, further including:

5 computer program code means for receiving a query from a third party at said website for information about said user; and

computer program code means for supplying information about said user, by said website, to said third party in exchange for remuneration.

10 31. The computer program product according to claim 23, further including:

computer program code means for negotiating by said website with third parties to sell said information about said user.

15 32. The computer program product according to claim 23, wherein said information about said user includes customer-related information.

20 33. The computer program product according to claim 23, wherein said information is selected from the group consisting of: personal information about said user, aggregate information about users, any information derived from said personal information, and any information derived from said aggregate information.



INVESTOR IN PEOPLE

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Search Report under Section 17

Databases searched:

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:

UK Cl (Ed.T):

Int Cl (Ed.7): G06F 17/60

Other: Online: EPODOC, JAPIO, WPI

Documents considered to be relevant:

Category	Identity of document and relevant passage	Relevant to claims
X	WO 01/15048 A1 (WEBMILES.COM) see page 26 line 15 - page 27 line 8	1,12,23 (at least)

X	Document indicating lack of novelty or inventive step	A	Document indicating technological background and/or state of the art.
Y	Document indicating lack of inventive step if combined with one or more other documents of same category.	P	Document published on or after the declared priority date but before the filing date of this invention.
&	Member of the same patent family	E	Patent document published on or after, but with priority date earlier than, the filing date of this application.